

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:

RALPH LYNN GILLASPIA
 CONNIE MAE GILLASPIA

CASE NO: 12-70473-HDH-13
 HEARING DATE: 10/16/2013
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
013 0 U	CREDIT MANAGEMENT INC	\$413.00	014 0 U	ENHANCED RECOVERY COLLECTION	\$193.00
016 0 U	EXECUTIVE SERVICES	\$5,888.00	017 0 U	EXECUTIVE SERVICES	\$1,204.00
018 0 U	EXECUTIVE SERVICES	\$615.00	020 0 U	MIDLAND CREDIT MGMT	\$3,442.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	CITY OF WF, WFISD, WICHITA CO	PROPERTY TAXES/5116 KINGSTON DR	\$1,950.28	\$29,972.30			
	Claim paid in full per letter from creditor. No payments shall be made.						
009 0	LNV CORPORATION	HOME EQUITY/5116 KINGSTON DR	\$47,175.79	\$82,467.00	11.00%	60	\$1,090.19 PAID BY TRUSTEE
010 0	WESTERN SHAMROCK CORP	1999 FORD VAN AND 1992 DODGE VAN	\$960.95	\$1,000.00	6.00%	48	\$24.46 PAID BY TRUSTEE
026 0	INTERNAL REVENUE SERVICE	2005 INCOME TAXES - WICHITA COUNTY	\$754.12	\$754.12	3.00%	60	\$13.61 PAID BY TRUSTEE
<u>PRIORITY CREDITORS</u>							
003 0	INTERNAL REVENUE SERVICE	2011 INCOME TAXES	\$1,089.48			55	\$19.68 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
011 0 U	PRA RECEIVABLES MANAGEMENT	\$1,696.96	012 0 U	CAPITAL LOANS	\$1,180.71
	PURCHASES/CAPITAL ONE			LOAN	
015 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$845.78	019 0 U	BECKET & LEE LLP	\$180.20
	SERVICES/AT&T			PURCHASES/KOHL'S	
021 0 U	AMERICAN INFOSOURCE	\$2,674.92	022 0 U	AMERICAN INFOSOURCE	\$712.54
	PURCHASES/CAPITAL ONE BANK			PURCHASES/CHASE	

025 0 U * CAVALRY PORTFOLIO SERVICES

\$13,654.51

027 0 U * INTERNAL REVENUE SERVICE

\$251.02

LOAN

Not provided for in confirmed plan.

2006 INCOME TAXES

Not provided for in confirmed plan.

028 0 U * INTERNAL REVENUE SERVICE

\$222.53

PENALTY

Not provided for in confirmed plan.

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/16/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 8/23/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AMERICAN INFOSOURCE MIDLAND FUNDING INC PO BOX 268941 OKLAHOMA CITY OK 73126
BECKET & LEE LLP ATTORNEYS AT LAW 16 GENERAL WARREN, PO BOX 3001 MALVERN PA 19355
CALVARY PORTFOLIO SERVICES 500 SUMMIT LAKE DR STE 400 VALHALLA NY 10595
CAPITAL LOANS 3401 KEMP BLVD STE N WICHITA FALLS TX 76308
CAPITAL LOANS WORLD ACCEPTANCE CORPORATION PO BOX 6429 BANKRUPTCY PROCESSING CTR GREENVILLE SC 29606
CAPITAL ONE BANK ATTN: BANKRUPTCY DEPT PO BOX 30285 SALT LAKE CITY UT 84130
CAPITOL LOANS 3401 KEMP BLVD STE N WICHITA FALLS TX 76308
CAVALRY PORTFOLIO SERVICES FORD CREDIT US 500 SUMMIT LAKE DRIVE SUITE 400 VALAHALLA NY 10595
CITY OF WF, WFISD, WICHITA CO C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
CODILIS & STAWIARSKI PC 650 N SAM HOUSTON PKWY E STE 450 HOUSTON TX 77060
CREDIT MANAGEMENT INC 4200 INTERNATIONAL PARKWAY CARROLLTON TX 75007
ENHANCED RECOVERY COLLECTION 8014 BAYBERRY RD JACKSONVILLE FL 32256
EOS CCA PO BOX 296 NORWELL MA 02061
EXECUTIVE SERVICES PO BOX 2248 WICHITA FALLS TX 76307
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195
KOHLS PO BOX 3043 MILWAUKEE WI 53201
LNV CORPORATION ATTN BANKRUPTCY DEPT 1 CORPORATE DRIVE SUITE 360 LAKE ZUIRCH IL 60047
LNV CORPORATION DOVENMUEHLE MORTGAGE INC BANKRUPTCY DEPT 1 CORPORATE DRIVE SUITE 360 LAKE ZURICH IL 60047
LVNV CORPORATION C/O MALCOLM & CEISNEROS 2112 BUSINESS CENTER DR SECOND FLOOR IRVINE CA 92612
LVNV CORPORATION CO MALCOLM & CISNEROS 2112 BUSINESS CENTER DR SECOND FLR IRVINE CA 92612
MIDLAND CREDIT MGMT 8875 AERO DR SUITE 200 SAN DIEGO CA 92123
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
RALPH LYNN GILLASPIA & CONNIE MAE GILLASPIA 5116 KINGSTON DR WICHITA FALLS TX 76310
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WESTERN FINANCE 3100 SEYMOUR HWY STE 3114/3116 WICHITA FALLS TX 76301
WESTERN SHAMROCK CORP 801 SOUTH ABE STREET SAN ANGELO TX 76903
WESTERN SHAMROCK CORPORATION ATTENTION BANKRUPTCY 801 S ABE ST SAN ANGELO TX 76903